

RFS #7-99
Solicitation of Insurance Providers
Draft List of High Risk Conditions
DRAFT - SUBJECT TO CHANGE

	Condition	Operated/Treated			Diagnosed but Not Treated		
		< 1 year ago	1 - 3 years ago	> 3 years ago	< 1 year ago	1 - 3 years ago	> 3 years ago
A Major	1 ALS (Lou Gehrig's disease)	X	X	X			
A Major	2 Arteriosclerosis/Artherosclerosis (hardening of the arteries)	X					
A Major	3 Arteritis, Necrotizing	X	X	X			
A Major	4 Cirrhosis (Liver)/Portal Hypertension	X	X	X			
A Major	5 Coagulation Defect (Hemophilia, Christmas Disease, and other blood factor diseases, exclude Leiden Factor V)	X	X	X			
A Major	6 Congestive Heart Failure (includes Cardiomyopathy)	X	X	X			
A Major	7 Coronary Artery Disease (including heart attack, angioplasty, bypass)	X	X	X			
A Major	8 Cystic Fibrosis	X	X	X			
A Major	10 Dialysis	X	X	X			
A Major	11 Fanconi's Syndrome	X	X	X			
A Major	12 Flexion Contracture of Joints (inability to straighten arms or legs)	X	X	X			
A Major	13 HIV+/AIDS /Kaposi's Sarcoma	X	X	X			
A Major	14 Kidney - Chronic Renal Failure	X	X	X			
A Major	15 Kimmelstiel-Wilson Syndrome	X	X	X			
A Major	16 Myotonia Congenital (abnormal tone of muscles dating from birth)	X	X	X			
A Major	18 Pulmonary Fibrosis	X	X	X			
A Major	19 Respirator Dependence (permanent)	X	X	X			
A Major	20 Sturge-Weber Syndrome	X	X	X			
A Major	21 Superior Vena Cava Syndrome	X	X	X			
A Major	22 Tabes Dorsalis/Locomotor Ataxia (caused by Syphilis)	X	X	X			
A Major	23 Transplants (completed or recommended; excludes cornea transplant, see #324; excludes kidney donor, see #276)	X	X	X			
B Cancers	24 Brain	X	X				
B Cancers	25 Breast						
B Cancers	25.1 Local	X					
B Cancers	25.2 Regional	X					
B Cancers	25.3 Distant	X	X	X			
B Cancers	26 Cervix/Uterus						
B Cancers	26.1 Local	X					
B Cancers	26.2 Regional	X					
B Cancers	26.3 Distant	X	X				
B Cancers	27 Colon/Rectum						
B Cancers	27.1 Local	X					
B Cancers	27.2 Regional	X	X				
B Cancers	27.3 Distant	X	X				
B Cancers	28 Corpus Uterus						
B Cancers	28.1 Local	X					
B Cancers	28.2 Regional	X					
B Cancers	28.3 Distant	X	X	X			
B Cancers	29 Esophagus						
B Cancers	29.1 Local	X	X				
B Cancers	29.2 Regional	X	X				

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B Cancers	29.3 Distant	X	X	X			
B Cancers	30 Eye	X					
B Cancers	31 Gall Bladder						
B Cancers	31.1 Local	X	X				
B Cancers	31.2 Regional	X	X				
B Cancers	31.3 Distant	X	X	X			
B Cancers	32 Hodgkin's and Non-Hodgkin's Lymphoma	X	X				
B Cancers	33 Kidney, Renal Pelvis						
B Cancers	33.1 Local	X					
B Cancers	33.2 Regional	X	X				
B Cancers	33.3 Distant	X	X				
B Cancers	34 Larynx						
B Cancers	34.1 Local	X					
B Cancers	34.2 Regional	X	X	X			
B Cancers	34.3 Distant	X	X	X			
B Cancers	35 Leukemia – Monocytic/ Lymphocytic (all types)	X	X				
B Cancers	36 Leukemia - Myeloid (all types)	X	X				
B Cancers	37 Liver						
B Cancers	37.1 Local	X	X				
B Cancers	37.2 Regional	X	X	X			
B Cancers	37.3 Distant	X	X	X			
B Cancers	38 Lung						
B Cancers	38.1 Local	X	X				
B Cancers	38.2 Regional	X	X				
B Cancers	38.3 Distant	X	X				
B Cancers	39 Multiple Myeloma	X	X	X			
B Cancers	40 Nasal Sinus						
B Cancers	40.1 Local	X					
B Cancers	40.2 Regional	X	X				
B Cancers	40.3 Distant	X	X				
B Cancers	41 Oral Cavity, Pharynx						
B Cancers	41.1 Local	X					
B Cancers	41.2 Regional	X					
B Cancers	41.3 Distant	X					
B Cancers	42 Ovary						
B Cancers	42.1 Local	X					
B Cancers	42.2 Regional	X	X				
B Cancers	42.3 Distant	X	X	X			
B Cancers	43 Pancreas						
B Cancers	43.1 Local	X	X				
B Cancers	43.2 Regional	X	X				
B Cancers	43.3 Distant	X	X				
B Cancers	44 Peritoneum						
B Cancers	44.1 Local	X	X				
B Cancers	44.2 Regional	X	X				
B Cancers	44.3 Distant	X	X				

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B Cancers	45 Prostate						
B Cancers	45.1 Local	X					
B Cancers	45.2 Regional	X					
B Cancers	45.3 Distant	X					
B Cancers	47 Skin - Melanoma						
B Cancers	47.2 Regional	X					
B Cancers	47.3 Distant	X	X				
B Cancers	48 Stomach						
B Cancers	48.1 Local	X	X				
B Cancers	48.2 Regional	X	X				
B Cancers	48.3 Distant	X	X				
B Cancers	49 Testicular						
B Cancers	49.2 Regional	X	X				
B Cancers	49.3 Distant	X	X	X			
B Cancers	50 Thyroid Gland						
B Cancers	50.1 Local	X					
B Cancers	50.2 Regional	X	X				
B Cancers	50.3 Distant	X	X	X			
B Cancers	51 Urinary, Bladder						
B Cancers	51.2 Regional	X					
B Cancers	51.3 Distant	X					
B Cancers	52 All other cancers	X	X				
C Circulatory, Blood, or Heart	53 Agranulocytosis (insufficient white blood cells) Excludes single attacks due to drug sensitivity	X			X	X	X
C Circulatory, Blood, or Heart	54(a) Anemias [includes Evans' Syndrome or Hemolytic Icterus (jaundice caused by red cell destruction); excludes iron deficiency, minor Thalassemia with no symptoms, and Pernicious Anemia]	X	X	X			
C Circulatory, Blood, or Heart	55 Aneurysm				X	X	X
C Circulatory, Blood, or Heart	56(c) Angina (with hospitalization in the last year)	X					
C Circulatory, Blood, or Heart	57 Aortic Coarctation				X	X	X
C Circulatory, Blood, or Heart	58 Aortic, Mitral or Tricuspid Stenosis (valve) or Pulmonary Stenosis (includes regurgitation/insufficiency other than mild case)				X	X	X
C Circulatory, Blood, or Heart	60 Arteriovenous Malformation				X	X	X
C Circulatory, Blood, or Heart	61 Atrial Septal Defect				X	X	X
C Circulatory, Blood, or Heart	65 Carotid Artery Disease (includes TIA)				X	X	X
C Circulatory, Blood, or Heart	69 Embolism, Pulmonary (present)	X					
C Circulatory, Blood, or Heart	72(a) Hepatitis B or D, Acute	X	X	X	X	X	X
C Circulatory, Blood, or Heart	72(c) Hepatitis B or D, Chronic (moderate / severe with Rx)	X	X	X			
C Circulatory, Blood, or Heart		Recovered			Present		
C Circulatory, Blood, or Heart	73(a) Hepatitis C or G, Acute				X	X	X
C Circulatory, Blood, or Heart	73(b) Hepatitis C or G/Autoimmune Hepatitis, chronic	X	X	X			
C Circulatory, Blood, or Heart	79(c) Pacemaker, Implant Contemplated	X	X	X			
C Circulatory, Blood, or Heart	80 Patent Ductus Arteriosus or Foramen Ovale				X	X	X
C Circulatory, Blood, or Heart	82(a) Pericarditis - Constrictive, Present				X	X	X

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C Circulatory, Blood, or Heart	82(c) Pericarditis - Non-constrictive, Present	X	X	X			
C Circulatory, Blood, or Heart	83 Peripheral Vascular Disease (includes leg pain from removed arteries)	X					
C Circulatory, Blood, or Heart	86 Purpura				X	X	X
C Circulatory, Blood, or Heart	89 Sick Sinus Syndrome	X					
C Circulatory, Blood, or Heart	90 Splenectomy	X			X		
C Circulatory, Blood, or Heart	92(a) Subacute Bacterial Endocarditis (complete recovery)	X	X				
C Circulatory, Blood, or Heart	92(b) Subacute Bacterial Endocarditis - otherwise (with residuals)	X	X	X			
C Circulatory, Blood, or Heart	94(a) Thromboangiitis (Buerger's Disease), No Current Symptoms and Non-Smoker	X	X				
C Circulatory, Blood, or Heart	94(b) Thromboangiitis (Buerger's Disease), Other	X	X	X			
C Circulatory, Blood, or Heart	96 Valvulitis (inflammation of heart valves)	X					
C Circulatory, Blood, or Heart	97 Ventricular Septal Defect				X	X	X
C Circulatory, Blood, or Heart	98 Ventricular Tachycardia (includes PVT)	X					
D Digestive		Operated			Unoperated		
D Digestive	103 Congenital Familial Polyposis				X	X	X
D Digestive	105(a) Crohn's Disease (Ileitis) - surgery required or current symptoms	X	X	X			
D Digestive	109 Fatty Liver				X	X	X
D Digestive	111(a) Gall Stones present or surgical drainage	X	X	X			
D Digestive	111(b) Gall Stones/Gall Bladder surgically removed	X					
D Digestive	114 Hirschsprung's Disease				X	X	X
D Digestive	115 Intestinal Obstruction				X	X	X
D Digestive	116 Intussusception				X	X	X
D Digestive	120(a) Pancreatitis Acute, Single Attack (with unoperated gallstones)	X					
D Digestive	120(b) Pancreatitis Acute, Single Attack (with operated gallstones)	X					
D Digestive	120(c) Pancreatitis, Chronic	X					
D Digestive	124 Pyloric Stenosis				X	X	X
E Endocrine, Lymphatic or Metabolic	127 Acidosis (in last 18 months or uncontrolled)	X					
E Endocrine, Lymphatic or Metabolic	128 Acromegaly	X	X		X	X	X
E Endocrine, Lymphatic or Metabolic	131(a) Cushing's Syndrome or Disease - present or currently using corticosteroid drugs	X	X	X	X	X	X
E Endocrine, Lymphatic or Metabolic	131(b) Cushing's Syndrome or Disease - treated or corticosteroid drug use discontinued	X					
E Endocrine, Lymphatic or Metabolic	137 Hyperparathyroidism	X			X	X	X
F Muscle, Skeletal, or Skin		Under Treatment			Not Under Treatment		
F Muscle, Skeletal, or Skin	155(b) Burns, Third Degree (more than 20% of the body)	X	X	X			
F Muscle, Skeletal, or Skin	158 Craniosynostosis				X	X	X
F Muscle, Skeletal, or Skin	165(a) Fractures (all fractures except skull; excludes minor spine and simple fractures with no surgery)	X					
F Muscle, Skeletal, or Skin	165(b) Fractures (skull fracture only)	X					
F Muscle, Skeletal, or Skin	166 Gangrene				X	X	X

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F Muscle, Skeletal, or Skin	177 Prognathism (jaw & bone problems causing buck teeth or other teeth problems, surgery anticipated)				X	X	X
F Muscle, Skeletal, or Skin	180 Spina Bifida (present or residual)				X	X	X
F Muscle, Skeletal, or Skin	181 Spinal Cord Injury				X	X	X
F Muscle, Skeletal, or Skin	182(a) Spinal Curvature - Kyphosis (humped back), Present	X	X	X			
G Nervous System		Recovered			Present		
G Nervous System	193 Abscess - Brain				X	X	X
G Nervous System	196(c) Cerebral Palsy - Severe (nearly completely disabled or completely disabled)	X	X	X			
G Nervous System	198 Craniotomy (brain operation where skull was opened)	X					
G Nervous System	201 Guillain-Barre Syndrome				X	X	X
G Nervous System	202 Hydrocephalus (water on the brain)	X					
G Nervous System	203 Meningitis				X	X	X
G Nervous System	205(a) Myelitis/Transverse Myelitis, Present	X	X	X			
G Nervous System	205(c) Myelitis/Transverse Myelitis, With Residual Bowel or Bladder Paralysis, or Neurological Residuals	X	X	X			
G Nervous System	210 Stroke, Cerebral, Cerebellar or Brain Stem (including blood clot in brain, excludes TIA)	X					
G Nervous System	211 Subdural Hematoma				X		
G Nervous System		Recovered			Present		
G Nervous System	214 Tumor (Brain, Prolactinoma/Pituitary)				X	X	X
I Reproductive System	229 Cervical Dysplasia and/or human papillomavirus-HPV (women only)				X	X	X
I Reproductive System	233 Endometriosis (exclude if operated, no symptoms)	X					
I Reproductive System	242(b) Prolapsed Uterus (unoperated, surgery not contemplated)	X	X	X			
I Reproductive System	243 Prostate Conditions				X	X	X
J Respiratory System		Recovered			Present		
J Respiratory System	247 Abscess-Lung				X	X	X
J Respiratory System	249(c) Asthma (severe)	X	X	X			
J Respiratory System	250 Bronchiectasis (not Bronchitis)				X	X	X
J Respiratory System	251 Bronchitis, Chronic (continuous or periodic for over a 2-year period)	X	X	X			
J Respiratory System	252 Extrinsic Allergic Alveolitis				X	X	X
J Respiratory System	254 Histoplasmosis (with Pulmonary Involvement)				X	X	X
J Respiratory System	256(b) Pleurisy (if not fully recovered; pleural effusion unresolved)	X	X	X			
J Respiratory System	256(c) Pleurisy (if not fully recovered; pleural effusion resolved)	X					
J Respiratory System	260(c) Pulmonary Emphysema, Severe (with Dyspnea, includes required home oxygen or Alpha I, antitrypsin emphysema if injectable replacement therapy required; includes COPD)	X	X	X			
J Respiratory System	261 Pulmonary Hypertension (Lung condition, not high blood pressure)	X					
J Respiratory System	266 Wegener's Granulomatosis	X					

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K Urinary System	267 Bladder Conditions (lack of voluntary control, includes Neurogenic; excludes Stress Incontinence)	X					
K Urinary System	272 Hydronephrosis (blockage in urinary tract causing backup of urine)				X	X	X
K Urinary System	274(c) Kidney Cyst-Other Cysts including Polycystic	X	X	X			
K Urinary System	276(a) Nephrectomy (removal of kidney)-With kidney abnormalities or due to tuberculosis or cancer	X	X	X			
K Urinary System	277(b) Nephritis (inflammatory reaction of kidney)-Chronic	X	X	X			
K Urinary System	279(c) Pyelonephritis (infection of kidney and collecting system of the urinary tract)-Acute: more than 4 attacks/episodes	X	X				
K Urinary System	279(d) Pyelonephritis (infection of kidney and collecting system of the urinary tract)-Chronic and/or Vesicoureteral Reflux	X	X	X			
K Urinary System	280(a) Renal Abscess-Present	X	X	X			
K Urinary System	280(b) Renal Abscess-Treated	X					
K Urinary System	281(b) Renal Failure-Otherwise (excludes complete recovery, normal kidney function)	X	X	X			
L Other	289 Congenital Abnormalities (For the following body systems or conditions: Central Nervous, Chromosomes, Dental, Ear with hearing impairment, Eye, Face, Genital & Urinary System, Limbs, Mouth, Muscular-skeletal, Respiratory, Spinal Cord, Stomach and Throat, and Vertebrae. Check only if significant medical intervention is required, including surgery)	X					
L Other		Operated			Present		
L Other	290 Cysts with Involvement of Critical Organs				X	X	X
L Other	291 Edema (brain, retinal, pharynx, corneal, optic nerve, larynx)	X					
L Other	295 Peritonitis (Abdominal)	X			X	X	X
L Other	296(c) Polyps - Gastrointestinal or Rectum (benign) - 4 or more polyps	X			X	X	X
L Other	297 Sarcoidosis (Boeck's)				X	X	X
Ear, Nose, Throat	304 Cleft Lip, Nose, Palate or Harelip	X			X	X	X
Eye	315(b) Corneal Degeneration or Ulcers-Two eyes	X	X	X			
Eye	316(a) Detached Retina-One eye				X	X	X
Eye	316(b) Detached Retina-Two eyes	X			X	X	X
Eye	317(b) Ectropion-Two eyes				X	X	X
Eye	324(a) Transplants, Cornea-One eye				X	X	X
Eye	324(b) Transplants, Cornea-Two eyes				X	X	X